

UWHARRIE CAPITAL CORP

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2082532	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$317	\$344	8.3%		
Loans	\$235	\$260	10.7%		
Construction & development	\$32	\$40	25.5%		
Closed-end 1-4 family residential	\$71	\$77	8.3%		
Home equity	\$29	\$33	13.2%		
Credit card	\$2	\$2	-2.1%		
Other consumer	\$9	\$10	7.3%		
Commercial & Industrial	\$24	\$23	-0.5%		
Commercial real estate	\$55	\$60	9.6%		
Unused commitments	\$64	\$58	-10.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$24	\$5	-79.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$28	\$53	88.5%		
Cash & balances due	\$7	\$5	-27.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$20	\$56	175.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$19	\$53	172.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$287	\$314	9.5%		
Deposits	\$255	\$284	11.4%		
Total other borrowings	\$29	\$27	-7.4%		
FHLB advances	\$28	\$27	-4.9%		
Equity					
Equity capital at quarter end	\$31	\$30	-3.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	8.4%	--		
Tier 1 risk based capital ratio	11.7%	11.4%	--		
Total risk based capital ratio	12.9%	12.6%	--		
Return on equity ¹	-4.2%	-3.5%	--		
Return on assets ¹	-0.4%	-0.3%	--		
Net interest margin ¹	4.4%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	71.6%	42.0%	--		
Loss provision to net charge-offs (qtr)	117.4%	1852.8%	--		
Net charge-offs to average loans and leases ¹	0.6%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	13.9%	17.0%	0.8%	0.0%	--
Closed-end 1-4 family residential	0.9%	2.2%	0.1%	0.0%	--
Home equity	0.3%	0.1%	0.0%	0.0%	--
Credit card	0.3%	0.4%	0.3%	0.5%	--
Other consumer	1.4%	0.4%	0.2%	0.5%	--
Commercial & Industrial	0.0%	0.8%	0.0%	0.0%	--
Commercial real estate	0.1%	10.8%	0.0%	0.0%	--
Total loans	2.3%	5.9%	0.2%	0.0%	--